

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Christian L Reed  
MaryJoy M Hall  
Debtor(s)

Case No. 15-28670

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2015.
- 2) The plan was confirmed on 10/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/28/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,251.00.
- 10) Amount of unsecured claims discharged without payment: \$40,862.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,183.21
Less amount refunded to debtor	\$263.21

**NET RECEIPTS: \$7,920.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$400.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,400.74**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST MIDWEST HEALTH	Unsecured	NA	1,367.20	1,367.20	198.33	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	NA	732.00	732.00	106.18	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	598.00	826.65	826.65	119.91	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	6,000.00	7,634.90	7,634.90	1,107.53	0.00
NICOR GAS	Unsecured	839.00	583.51	583.51	84.64	0.00
PENN FOSTER SCHOOL/USCB CORPC	Unsecured	1,030.00	NA	NA	0.00	0.00
PLS FINANCIAL PAYDAY LOAN STOI	Unsecured	100.00	NA	NA	0.00	0.00
PLS LOAN STORE	Unsecured	2,000.00	NA	NA	0.00	0.00
SPRINT	Unsecured	700.00	NA	NA	0.00	0.00
DISH NETWORK/STELLAR RECOVER	Unsecured	347.00	NA	NA	0.00	0.00
FIRST NORTHERN CU	Unsecured	968.00	NA	NA	0.00	0.00
SUN LOAN	Unsecured	300.00	NA	NA	0.00	0.00
US BANK	Unsecured	1,200.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Unsecured	400.00	NA	NA	0.00	0.00
M & L IMPORTS	Unsecured	6,000.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	137.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1,170.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,000.00	NA	NA	0.00	0.00
BEN HENRIKSON/MICHAEL KALLAN	Unsecured	2,000.00	NA	NA	0.00	0.00
CITY OF ELGIN	Unsecured	1,400.00	NA	NA	0.00	0.00
COMCAST/STELLAR RECOVERY INC	Unsecured	105.00	NA	NA	0.00	0.00
USA PAYDAY LOANS	Unsecured	500.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	300.00	NA	NA	0.00	0.00
WOW INTERNET & CABLE	Unsecured	464.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	NA	4,589.10	4,589.10	665.70	0.00
STATE FARM FIRE & CASUALTY CO	Unsecured	7,000.00	7,782.29	7,782.29	1,128.91	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US CELLULAR	Unsecured	350.00	444.89	444.89	64.54	0.00
WORLD ACCEPTANCE CORP	Unsecured	NA	300.00	300.00	43.52	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,260.54</b>	<b>\$3,519.26</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,400.74</u>	
Disbursements to Creditors	<u>\$3,519.26</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,920.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.